


BAYVIEW
 LOAN SERVICING

 Bayview Loan Servicing, LLC
 62516 Collection Center Drive
 Chicago, IL 60693-0625
 Phone: 1-800-457-5105

Mortgage Statement
 Statement Date: 11/17/14

www.bayviewloanservicing.com

12346

 Jackie Hunt
 2000 Carleton Rd
 Hoffman Estates, IL 60169-4117


Account Number	[REDACTED]
Payment Due Date	12/01/14
Total Amount Due	\$23,090.30

If payment is received after 12/16/14, a \$38.72 late fee will be charged

Account Information

Outstanding Principal Balance	\$151,812.59
Deferred Amount	\$0.00
Interest Rate	5.375%
Escrow Balance	-\$9,224.43
Late Charge Balance	\$116.16
Rec Corp Advance	\$3,999.00
Prepayment Penalty	N
Unapplied Funds	\$0.00

Explanation of Amount Due

Principal	\$101.35
Interest	\$673.00
Escrow (Taxes and Insurance)	\$577.07
Regular Monthly Payment	\$1,351.42
Fees & Charges Assessed	\$778.72
Past Due Amount	\$21,738.88
Optional Insurance	\$0.00
Total Amount Due*	\$23,090.30

Payments will be applied in order that they become due (oldest first) unless bankruptcy or other court ordered payment plan is in place.
 *Total amount due may not include recoverable fees not yet charged to the account, and may not include unapplied funds/totals not yet applied to the account.

Transaction Activity (10/17/14 to 11/17/14)

Date	Description	DEBITS	CREDITS
11/03	Property Preservation Disbursement	\$14.00	
11/12	HOMEOWNERS INSURANCE PREMIUM	\$1,353.00	
11/12	Escrow Advance Deposit		\$1,353.00

*Additional Transaction Activity may be found on Page 3

Past Payments Breakdown

	Paid Last Bill	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Fees & Charges	\$0.00	\$0.00
Partial Payment (Unapplied)**	\$0.00	\$0.00
Total	\$0.00	\$0.00

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 11/17/14 you are 473 days delinquent on your mortgage.

Recent Account History:

Payment due: 03/01/14: Unpaid balance of \$1,351.42
 Payment due: 07/01/14: Unpaid balance of \$1,351.42
 Payment due: 08/01/14: Unpaid balance of \$1,351.42
 Payment due: 09/01/14: Unpaid balance of \$1,351.42
 Payment due: 10/01/14: Unpaid balance of \$1,351.42
 Payment due: 11/01/14: Unpaid balance of \$1,351.42
 Current payment due 12/01/14: \$1,351.42
Total: \$23,090.30 due. You must pay this amount to bring your loan current.

Important Messages

****Partial Payments:** Any partial payment that you make is not applied to your mortgage payment, but instead is held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

*This is your Principal Balance only, not the amount required to pay your loan in full. Please contact Customer Service for your exact payoff balance. In the event you are in default or foreclosure, you must contact 1.800.457.5105 for payoff information.

Your Point of Contact is ALAN WILLIAMS and can be reached on 855-793-9459.

If You Are Experiencing Financial Difficulty: If you need further counseling, you can call the Homeowner's HOPE Hotline at 1.888.995.HOPE (4673) or contact us at <http://www.consumerfinance.gov/mortgagehelp/>. The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

Please be advised, we have made the first notice or filing required by applicable law to start the judicial or non-judicial foreclosure process.

J. Cardin & Chang + Cardin . com

Statement Date: 11/17/14

Account Number	924610
Payment Due Date	12/01/14
Total Amount Due	\$23,090.30
<i>If payment is received after 12/16/14, a \$38.72 late fee will be charged.</i>	

Transaction Activity (10/17/14 to 11/17/14)

Date	Description	DEBITS	CREDITS
11/17	Attorney Advance Disbursement	\$560.00	
11/17	Statutory Expense Disbursement	\$176.00	
11/17	Late Charge	\$38.72	

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Please include the loan number on your check. If we cannot clearly associate the check with a single loan, it may delay or prohibit us from crediting your account.

Borrower: JACKIE HUNT

Loan Number: [REDACTED]

Monthly Payment Due: \$1,551.42

Due By: 12/01/14 Total Amount Due: \$23,090.30

If payment is received after 12/16/14, a \$38.72 late fee will be charged.



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Please indicate additional funds. Any additional funds not specified will be applied as required by your loan documents and applicable law.

Additional Principal	\$	
Additional Escrow	\$	
Other	\$	
Total Amount Sent (Please do not send cash)	\$	

☐ Check here if your address/telephone number has changed and fill out form on reverse side.

Make check payable to Bayview Loan Servicing.

Please do not write below this line Servicing Code: MSP

0000924610 MSP 0000135142 0002309030 9